

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

JOHN BENJAMIN VIVIAN  
JODIE LYNN VIVIAN  
Debtor(s)

Case No. 19-10899TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2019.
- 2) The plan was confirmed on 11/21/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/20/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2020, 09/22/2020.
- 5) The case was dismissed on 01/08/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,440.04.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,352.31
Less amount refunded to debtor	\$347.31

**NET RECEIPTS:** **\$9,005.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,507.26
Court Costs	\$0.00
Trustee Expenses & Compensation	\$468.32
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,975.58**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AR RESOURCES INC	Unsecured	580.00	NA	NA	0.00	0.00
BFG SUPPLY CO	Unsecured	1,522.39	NA	NA	0.00	0.00
CAINE AND WEINER	Unsecured	111.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	898.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	816.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	816.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	18,845.00	18,934.05	18,934.05	0.00	0.00
GENEVA TRUCK & EQUIPMENT INC	Unsecured	4,326.78	NA	NA	0.00	0.00
JOHN ROSSI	Unsecured	5,620.00	NA	NA	0.00	0.00
LLOYDS RENTAL	Unsecured	1,357.91	NA	NA	0.00	0.00
LUKES AUTOMOTIVE	Secured	8,000.00	NA	8,000.00	523.24	439.81
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	NA	1,519.27	1,519.27	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	317.00	NA	NA	0.00	0.00
NELNET	Unsecured	6,487.00	NA	NA	0.00	0.00
NELNET	Unsecured	6,471.00	NA	NA	0.00	0.00
NELNET	Unsecured	5,115.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,524.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,520.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,518.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,356.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,010.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,530.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,506.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,482.00	NA	NA	0.00	0.00
OFFICE OF UC BENEFITS POLICY**	Unsecured	1,089.30	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,172.21	3,338.54	3,338.54	0.00	0.00
PENN POWER*	Unsecured	625.00	991.34	991.34	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	1,204.26	1,204.26	0.00	0.00
PNC BANK NA	Secured	26,076.61	26,119.60	26,119.60	864.00	1,357.54
PNC MORTGAGE	Secured	30,487.41	0.00	30,487.41	1,515.12	2,329.71
PRA AG FUNDING LLC	Unsecured	699.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA AG FUNDING LLC	Unsecured	452.00	NA	NA	0.00	0.00
TAMARA KERR	Unsecured	39,487.00	NA	NA	0.00	0.00
TRACY LITTLE	Unsecured	5,813.55	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	173.00	173.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,970.00	45,685.83	45,685.83	0.00	0.00
WINDSTREAM COMMUNICATIONS	Unsecured	NA	221.23	221.23	0.00	0.00
WINDSTREAM COMMUNICATIONS	Unsecured	221.00	221.41	221.41	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$56,607.01	\$2,379.12	\$3,687.25
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,000.00	\$523.24	\$439.81
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$64,607.01</b>	<b>\$2,902.36</b>	<b>\$4,127.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$72,288.93</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,975.58</u>	
Disbursements to Creditors	<u>\$7,029.42</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,005.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.